

**Information to identify the case:**

Debtor 1	<b>Denise A. Scolieri</b>	Social Security number or ITIN	xxx-xx-7174
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	<b>16-24303-CMB</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise A. Scolieri  
fka Denise A. Catlos

2/15/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Denise A. Scolieri  
Debtor

Case No. 16-24303-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 15, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db	+ Denise A. Scolieri, 911 Old Hills Road, McKeesport, PA 15135-2131
cr	+ Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001
cr	+ M&T BANK, Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14324226	+ Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709-6172
15174228	MEB Loan Trust IV, c/o SELECT PORTFOLIO SERVICING INC, Attn: Remittance Processing, PO Box 65450, SALT LAKE CITY, UT 84165-0450
14324228	Midland Funding, 2365 Northside Drive, Suite 30, Carlsbad, CA 92018

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 16 2022 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 16 2022 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 23:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14346808	EDI: GMACFS.COM	Feb 16 2022 04:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14694157	EDI: BANKAMER.COM	Feb 16 2022 04:33:00	BANK OF AMERICA, N.A., P.O. BOX 31785, TAMPA, FL 33631-3785, Last four digits of Acct#: 5128
14383559	EDI: WFFC.COM	Feb 16 2022 04:33:00	BANK OF AMERICA, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14324224	+ EDI: WFNNB.COM	Feb 16 2022 04:33:00	Comenity Bank/Premier Design, 4590 East Broad Street, Columbus, OH 43213-1301
15363958	+ EDI: LCIBAYLN	Feb 16 2022 04:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14324225	+ Email/PDF: creditonebknofications@resurgent.com	Feb 15 2022 23:38:29	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14348423	Email/PDF: resurgentbknofications@resurgent.com	Feb 15 2022 23:38:29	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14324227	+ Email/Text: camanagement@mtb.com	Feb 15 2022 23:39:00	M & T Credit Corporation, P.O. Box 4649, Buffalo, NY 14240-4649
14335316	Email/Text: camanagement@mtb.com	Feb 15 2022 23:39:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
14383111	+ EDI: MID8.COM	Feb 16 2022 04:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14370640	+ EDI: RECOVERYCORP.COM	Feb 16 2022 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14379334	+ Email/Text: bankruptcynotice@westlakefinancial.com	Feb 15 2022 23:39:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
14324229	Email/Text: bankruptcynotice@westlakefinancial.com	Feb 15 2022 23:39:00	West Lake Financial, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Community Loan Servicing, LLC
cr		MEB Loan Trust IV c/o Select Portfolio Servicing,
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MEB Loan Trust IV c/o Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor M&T BANK cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Community Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Joseph A. Dessoye	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecef@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Debtor Denise A. Scolieri shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Steven P Kelly

on behalf of Creditor M&T BANK skelly@sterneisenberg.com bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

William E. Miller

on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 10